

GP 216

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant

: Jorn Iversen

Title

: SYSTEM AND METHOD FOR SETTLING  
TRADES IN A DIGITAL MERCHANT  
EXCHANGE

Serial No.

: 09/788,208

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Commissioner for Patents  
Washington, D.C. 20231

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Technology Center 2100

**SECOND PRELIMINARY AMENDMENT**

Prior to examination, please amend the subject patent application as follows:

In the claims:

Please cancel claims 1 - 74.

Please add claims 75-169.

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75. An apparatus for providing liquidity to a seller who has provided value to a buyer, said

apparatus comprising:

a negotiable instrument issued by the buyer, said negotiable instrument having an  
extended maturity date;

a receiving module configured to receive said negotiable instrument; and

a calling module configured to call upon a capital pool to purchase an interest in said  
negotiable instrument and to send a portion of the value of said negotiable instrument to the  
seller prior to said maturity date.

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By: Kathie S. Kopczynski